



UNITED STATES DEPARTMENT OF COMMERCE  
Patent and Trademark Office  
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Washington, D.C. 20231

SERIAL NUMBER	FILING DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKETT NO.
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08/313, 988

EXAMINER
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ART UNIT	PAPER NUMBER
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DATE MAILED:

7  
212

### EXAMINER INTERVIEW SUMMARY RECORD

All participants (applicant, applicant's representative, PTO personnel):

(1) see sheet #1 (3) \_\_\_\_\_  
(2) \_\_\_\_\_ (4) \_\_\_\_\_

Date of interview 9-5-96

Type: ☐ Telephonic ☒ Personal (copy is given to ☐ applicant ☒ applicant's representative).

Exhibit shown or demonstration conducted: ☐ Yes ☐ No. If yes, brief description: \_\_\_\_\_

Agreement ☒ was reached with respect to some or all of the claims in question. ☐ was not reached.

Claims discussed: 1

Identification of prior art discussed: see sheet #1

Description of the general nature of what was agreed to if an agreement was reached, or any other comments: relation to transactions at the point of funds transfer. This language would cover payment by checks, credit card, debit cards or EFT.

(A fuller description, if necessary, and a copy of the amendments, if available, which the examiner agreed would render the claims allowable must be attached. Also, where no copy of the amendments which would render the claims allowable is available, a summary thereof must be attached.)

☒ 1. It is not necessary for applicant to provide a separate record of the substance of the interview.

Unless the paragraph below has been checked to indicate to the contrary, A FORMAL WRITTEN RESPONSE TO THE LAST OFFICE ACTION IS NOT WAIVED AND MUST INCLUDE THE SUBSTANCE OF THE INTERVIEW (e.g., items 1-7 on the reverse side of this form). If a response to the last Office action has already been filed, then applicant is given one month from this interview date to provide a statement of the substance of the interview.

☐ 2. Since the examiner's interview summary above (including any attachments) reflects a complete response to each of the objections, rejections and requirements that may be present in the last Office action, and since the claims are now allowable, this completed form is considered to fulfill the response requirements of the last Office action. Applicant is not relieved from providing a separate record of the substance of the interview unless box 1 above is also checked.

[Signature] [Signature]  
Examiner's Signature



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SERIAL NUMBER	FILING DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NO.
08/313,987	9/28/94	BROWN	477814

EXAMINER	
STEVENS	
ART UNIT	PAPER NUMBER
2411	7

DATE MAILED:

EXAMINER INTERVIEW SUMMARY RECORD

All participants (applicant, applicant's representative, PTO personnel):

(1) BLENKO, WALTER (3) Gail Hayes  
(2) BROWN, GORDON (4) George Stevens

Date of interview 9/8/96

Type: ☐ Telephonic ☒ Personal (copy is given to ☐ applicant ☒ applicant's representative).

Exhibit shown or demonstration conducted: ☒ Yes ☐ No. If yes, brief description: DIAGRAM OF AFT  
NETWORK

Agreement ☐ was reached with respect to some or all of the claims in question. ☐ was not reached.

Claims discussed: PROPOSED CLAIM 1

Identification of prior art discussed: QUICKEN AND AMERICAN EXPRESS  
ANNUAL STATEMENT

Description of the general nature of what was agreed to if an agreement was reached, or any other comments: Proposed language for  
claim 1 would avoid problems under 35 USC 101 if the accounting statement is output  
by print or display. The term accounting statement could be modified to make  
clear that data relating to income and/or expenses. No agreement was reached  
on whether this modification would avoid end of year statements by credit card  
companies. Discussion of language to make clear that the central system will obtain information  
(A fuller description, if necessary, and a copy of the amendments, if available, which the examiner agreed would render the claims allowable must be attached. Also, where no copy of the amendments which would render the claims allowable is available, a summary thereof must be attached.)

Unless the paragraphs below have been checked to indicate to the contrary, A FORMAL WRITTEN RESPONSE TO THE LAST OFFICE ACTION IS NOT WAIVED AND MUST INCLUDE THE SUBSTANCE OF THE INTERVIEW (e.g., items 1-7 on the reverse side of this form). If a response to the last Office action has already been filed, then applicant is given one month from this interview date to provide a statement of the substance of the interview.

☒ It is not necessary for applicant to provide a separate record of the substance of the interview.

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[Signature] [Signature]  
Examiner's Signature